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INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>				Applicant Nancy BRYANT, et al.			
							
				Filing Date April 19, 2000		Group 3624	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub- Class	Filing Date (if appropriate)
FOREIGN PATENT DOCUMENTS							
N.J		WO 98/19278	5/7/98	Citicorp Development Corporation	G06F	17/60	5/31/97
N.J		WO 98/24041	6/4/98	Interbold, et al.	G06F	17/60	11/25/97
N.J		WO 97/41498	11/6/97	Citibank, N.A.	G06F		4/18/97
N.J		EO 0955596	11/10/99	Citibank, N.A.	G06F	17/60	4/16/99
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
N.J		European Search Report for Application No. EP 01 20 1314, dated September 3, 2004 (mailing date)					
EXAMINER 				DATE CONSIDERED 1/5/05			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.							